



Order Filed on May 6, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Robertson, Anschutz, Schneid, Crane & Partners, PLLC  
130 Clinton Road, Lobby B, Suite 202  
Fairfield, NJ 07004  
Telephone: 973-575-0707  
Facsimile: 973-404-8886  
Attorneys for Secured Creditor

CORY F. WOERNER (296702019)

In Re:

**Barbara Lorraine Goonetilleke aka Barbara Boley**

**aka Barbara Goonetilleke aka Barbara I**

**Goonetilleke,**

**Debtor.**

Case No.: 22-10131-MEH

Chapter: 13


Hearing Date: April 16, 2025

Judge: Mark Edward Hall

**ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE  
AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby  
ORDERED.

**DATED: May 6, 2025**

  
\_\_\_\_\_  
Honorable Mark E. Hall  
United States Bankruptcy Judge

**Page 2**

THIS MATTER having come before the Court on the Creditor's Motion for Relief from the Automatic Stay of U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST ("Secured Creditor") by and through its counsel, Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as to the real property commonly known as 18 Route 33 West, Freehold, NJ 07728 (the "Subject Property"), and Edward Hanratty, Esquire representing Barbara Lorraine Goonetilleke ("Debtor(s)"), and for good cause it is ORDERED that Secured Creditor's Motion for Relief from the Automatic Stay is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor has brought the account current subsequent to the filing of the Motion for Relief from Stay filed on February 14, 2025.

Funds Held In Suspense \$(150.73).

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on May 1, 2025, regular monthly mortgage payments shall continue to be made in the amount of \$2,049.27, or in such other amount as required pursuant to a notice of mortgage payment change.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: Selene Finance, LP  
Attn: BK Dept  
3501 Olympus Boulevard  
Dallas Texas 75019

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment or Trustee payments should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ This order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$525.00 and costs of \$199.00.

The fees and costs are payable:

- Through the Chapter 13 plan.

In re:  
Barbara Lorraine Goonetilleke  
Debtor

Case No. 22-10131-MEH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: May 06, 2025

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2025:

Recip ID	Recipient Name and Address
db	+ Barbara Lorraine Goonetilleke, 18 Route 33 West, Freehold, NJ 07728-2504

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Cory Francis Woerner	on behalf of Creditor JH Residential Whole Loan Trust cwoerner@raslg.com
Cory Francis Woerner	on behalf of Creditor Morgan Stanley Mortgage Capital Holdings LLC cwoerner@raslg.com
Cory Francis Woerner	on behalf of Creditor U.S. Bank Trust National Association cwoerner@raslg.com
Cory Francis Woerner	on behalf of Creditor MEB Loan Trust VIII cwoerner@raslg.com
Denise E. Carlon	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS5 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin

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Edward Hanratty

on behalf of Debtor Barbara Lorraine Goonetilleke thanratty@centralnewjerseybankruptcylawyer.com  
aaguirre@centralnewjerseybankruptcylawyer.com

Elizabeth K. Holdren

on behalf of Creditor Reliant Loan Servicing LLC eholdren@hillwallack.com,  
hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com

Phillip Andrew Raymond

on behalf of Creditor Reliant Loan Servicing LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10